

AMENDMENT TO THE CLAIMS

1. (Currently amended) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the benefit comprising a subsidy and the task being associated with a subsidy provider party other than the merchant, and wherein the benefit is ~~to be~~ applied to the transaction before performance of the task by the customer;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task.

2. (Original) The method of claim 1, wherein the transaction comprises a purchase by the customer of at least one of: (i) an item; (ii) a product; and (iii) a service.

3. (Withdrawn) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task, wherein the transaction comprises a sale by the customer of at least one of: (i) an item; (ii) a product; and (iii) a service.

4. (Original) The method of claim 1, wherein the benefit comprises at least one of: (i) a reduction in an amount of payment provided by the customer; (ii) a supplemental item received by the customer, (iii) a substitute item received by the customer, (iv) an amount of payment received by the customer, (v) a payment of an alternate currency to

the customer, (vi) an improved transaction term, (vii) an improved warranty term, and (viii) an improved interest rate term.

5. (Original) The method of claim 1, wherein said arranging for the benefit to be applied to the transaction comprises:

transmitting to the customer an offer to apply the benefit to the transaction in exchange for the future performance of the task by the customer; and
receiving from the customer a response to the offer.

6. (Original) The method of claim 5, wherein said transmitting is performed in response to receiving an indication that the customer is interested in purchasing an item.

7. (Original) The method of claim 1, wherein the security deposit comprises a payment by the customer.

8. (Withdrawn) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and
arranging for the security deposit to be returned to the customer based on the performance of the task, wherein the security deposit comprises an item owned by the customer.

9. (Original) The method of claim 1, wherein the security deposit comprises a reduction of an amount of credit available to the customer.

10. (Withdrawn) The method of claim 1, wherein the security deposit comprises a payment of an alternate currency by the customer.

11. (Withdrawn) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task, wherein the security deposit comprises an interest a customer has in an item.

12. (Withdrawn) A method of facilitating a transaction between a customer and a merchant, comprising:

arranging, via a processing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task, wherein the security deposit comprises a right the customer has to receive a payment.

13. (Original) The method of claim 1, wherein said arranging for the customer to provide the security deposit further comprises:

receiving a payment identifier from the customer; and

arranging for the customer to provide payment of the security deposit using the payment identifier.

14. (Original) The method of claim 13, wherein the payment identifier comprises at least one of: (i) a credit card number, (ii) a debit card number, (iii) a bank account number, and (iv) electronic payment protocol information.

15. (Currently amended) The method of claim 1, ~~wherein said arranging for the customer to provide the security deposit~~ further comprising:
determining the benefit ~~an amount associated with the security deposit~~.
16. (Original) The method of claim 15, wherein said determining is based on information associated with the transaction.
17. (Original) The method of claim 15, wherein said determining is based on information associated with the customer.
18. (Original) The method of claim 17, wherein the information associated with the customer comprises at least one of: (i) demographic information, (ii) psychographic information, (iii) an address, (iv) a credit rating, and (v) a transaction history.
19. (Original) The method of claim 15, wherein said determining is based on information associated with the task.
20. (Currently amended) The method of claim 15, wherein said determining is based on information associated with an indication received from a customer device ~~the benefit~~.
21. (Currently amended) The method of claim ~~[[15]]~~ 16, wherein said determining is based on information associated with an item purchased by the customer in the transaction.
22. (Original) The method of claim 21, wherein the information associated with the item comprises at least one of: (i) an item price, and (ii) an item category.
23. (Original) The method of claim 15, wherein said determining is based on information associated with the merchant.

24. (Currently amended) The method of claim 15, wherein said determining is based on at least one of: (i) information associated with [[a]] the subsidy provider, and (ii) a customer acquisition rate.
25. (Original) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
providing a payment to the customer.
26. (Currently amended) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
arranging for [[a]] the subsidy provider to provide a payment to the customer.
27. (Currently amended) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer comprises:
transmitting information associated with the transaction to at least one of: (i) the customer, and (ii) [[a]] the subsidy provider.
28. (Currently amended) The method of claim 1, wherein said arranging for the security deposit to be returned to the customer further comprises:
receiving information associated with the performance of the task from at least one of: (i) the customer, and (ii) [[a]] the subsidy provider.
29. (Original) The method of claim 28, further comprising:
verifying the received information associated with the performance of the task.
30. (Original) The method of claim 28, wherein the information associated with the performance of the task comprises a hash value.
31. (Original) The method of claim 28, wherein said receiving comprises:
receiving the information associated with the performance of the task from a customer device.

32. (Original) The method of claim 28, wherein said receiving comprises:
receiving the information associated with the performance of the task from the customer in a human-recognizable format.
33. (Currently amended) An apparatus for facilitating a transaction between a customer and a merchant, comprising:
a processor; and
a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:
arrange for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, wherein the benefit does not comprise a product and the task being associated with a party other than the merchant, and the benefit to be applied to the transaction before performance of the task by the customer;
arrange for the customer to provide a security deposit; and
arrange the security deposit to be returned to the customer based on the performance of the task.
34. (Original) The apparatus of claim 33, further comprising:
a communication device coupled to said processor and adapted to communicate with at least one of: (i) a customer device, (ii) a controller, (iii) a merchant device, (iv) a subsidy provider device, (v) a benefit provider device, (vi) an escrow service device, and (vii) a payment device.
35. (Original) The apparatus of claim 33, wherein said storage device further stores at least one of: (i) a customer database, (ii) a task database, (iii) a rebate certificate database, and (iv) a rebate code database.
36. (Currently amended) A medium storing instructions adapted to be executed by a processor to perform a method for facilitating a transaction between a customer and a merchant, said method comprising:

arranging, via a computing device, for a benefit to be applied to the transaction in exchange for a future performance of a task by the customer, the task being associated with a party other than the merchant and wherein the task does not comprise a return of a product, and the benefit to be applied to the transaction before performance of the task by the customer;

arranging for the customer to provide a security deposit; and

arranging for the security deposit to be returned to the customer based on the performance of the task.

37. (Cancelled)

38. (Previously presented) A method comprising:

receiving an indication a customer is interested in purchasing an item from a merchant;

based on the received indication, transmitting to the customer via a processing device an offer to apply a benefit, provided by a subsidy provider, to a purchase of the item in exchange for a future performance of a task by the customer;

receiving a payment identifier from the customer;

arranging for the customer to provide payment of a security deposit using the payment identifier;

before verifying performance of the task by the customer, applying the benefit to the purchase;

verifying the performance of the task by the customer; and

arranging for the security deposit to be returned to the customer based on the performance of the task.

39. (Currently amended) A method comprising:

receiving, from a customer, a security deposit to secure a benefit, wherein the benefit comprises a monetary amount equivalent to the security deposit;

after receiving the security deposit from the customer, providing the benefit to the customer in exchange for a task to be performed by the customer after the customer receives the benefit;

after providing the benefit to the customer, receiving, via a processing device, information indicating that the customer has performed the task; and

after receiving the information, returning the security deposit to the customer.

40. (New) A method, comprising:

determining a transaction associated with a customer;

displaying, via a touch screen interface, a menu listing a plurality of benefits available for application to the transaction, wherein each of the plurality of benefits is associated with a requirement that the customer perform a task;

receiving, from the customer, an indication of a selection of one of the listed plurality of applicable benefits;

arranging for the customer to provide payment of a security deposit;

applying, after the receiving, the selected one of the listed plurality of applicable benefits to the transaction; and

arranging for the security deposit to be returned to the customer based on the performance of the task

41. (New) The method of claim 40, wherein the transaction comprises a purchase, by the customer, of a first item offered for sale for a first price, from a first merchant.

42. (New) The method of claim 41, wherein the selected one of the listed plurality of applicable benefits comprises one or more of: (i) a subsidy that allows the customer to purchase the first item for a second price that is less than the first price; (ii) a supplemental item provided to the customer; (iii) a substitute item associated with a third price that is higher than the first price; (iv) an amount of alternate currency; (v) an amount of frequent flyer miles; (v) an improved term associated with the transaction; (vi) an increase in a bid amount; and (vii) an increase in a probability of the customer receiving the first item.

43. (New) The method of claim 41, wherein the task associated with the selected one of the listed plurality of applicable benefits comprises one or more of: (i) a requirement that the customer test drive an automobile; (ii) a requirement that the customer apply for a service; (iii) a requirement that the customer purchase one or more supplemental items; (iv) a requirement that the customer exchange a used item; (v) a requirement that the customer visit a second merchant that is different than the first merchant; (vi) a requirement that the customer agree to receive information; (vii) a requirement that the customer dial a telephone number; (viii) a requirement that the customer access a web page; and (ix) a requirement that the customer provide certain information.

44. (New) The method of claim 41, wherein the menu listing of the plurality of benefits available for application to the transaction is based at least in part on the first price.

45. (New) The method of claim 41, wherein the menu listing of the plurality of benefits available for application to the transaction is based at least in part on a category associated with the first item.

46. (New) The method of claim 41, wherein the menu listing of the plurality of benefits available for application to the transaction is based at least in part on a current customer acquisition rate associated with the first merchant.

47. (New) The method of claim 40, wherein the menu listing of the plurality of benefits available for application to the transaction is based at least in part on a time of day.

48. (New) The method of claim 41, further comprising:
determining the task associated with the selected one of the listed plurality of applicable benefits.

49. (New) The method of claim 48, wherein the task is based at least in part on the first price.
50. (New) The method of claim 48, wherein the task is based at least in part on a category associated with the first item.
51. (New) The method of claim 48, wherein the task is based at least in part on a current customer acquisition rate associated with the first merchant.
52. (New) The method of claim 48, wherein the task is based at least in part on a time of day.
53. (New) The method of claim 40, wherein the indication is received from a device associated with the customer.
54. (New) The method of claim 48, wherein the customer device comprises a mobile terminal.